

INSURANCE COLLISION REPORT



December 1990

1990 Models: One Year Results
HIGHWAY LOSS DATA INSTITUTE

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Highlights

1990 Passenger Cars

	Best Results *			Worst Results *		
	Make & Series	Size		Make & Series	Size	
Average Loss Payment per Insured Vehicle Year (100 = \$208)	Chrysler LeBaron - 4Dr.	M	35	Nissan 300ZX	S	207
	GMC Safari Van	L	49	Chevrolet Corvette	S	192
	Ford Ext. Aerostar 4WD	L	53	Nissan 300ZX 2+2	M	181
	Eagle Premier	M	53	Ford Mustang	M	176
	Oldsmobile Silhouette	L	53	Honda Prelude	M	171
Claim Frequency (100 = 9.4)	Chrysler Imperial	M	46	Geo Storm	S	163
	Chrysler LeBaron - 4Dr.	M	46	Nissan 240SX	S	153
	Chrysler New Yorker	M	61	Toyota Celica	S	146
	Dodge Dynasty	M	65	Honda Civic CRX	S	145
	Buick Century - 4Dr.	M	67	Hyundai Excel - 2Dr.	S	144
Average Loss Payment Per Claim (100 = \$2,229)	Eagle Premier	M	57	Chevrolet Corvette	S	210
	GMC Safari Van	L	60	BMW 325i - 2Dr.	M	187
	Mazda Wagon 4WD	L	64	Jaguar XJ6	L	182
	Ford Ext. Aerostar 4WD	L	67	Nissan 300ZX	S	165
	Oldsmobile Silhouette	L	70	Nissan 300ZX 2+2	M	157

* Results are relative - 100 represents the average for all 1990 passenger cars.
Size: S = Small, M = Midsize, L = Large

- In general, the models with the best results are large and midsize vehicles produced in the United States. Many of them are large passenger vans. Their results are at least 40 percent lower than the all-vehicle results.
- Most of the vehicles with the worst results are small two-door models or sports cars, many of them imported. Their results are at least 50 percent higher than the all-vehicle results.
- Collision coverage results continue to show substantial variations among vehicles grouped by size and body style.

Highlights

1990 Vans, Pickups and Utility Vehicles

	Best Results *		Worst Results *	
Average Loss Payment per Insured Vehicle Year (100 = \$208)	Chevrolet Astro Cargo Van	37	Isuzu Standard Bed	141
	Ford F-250 Super Cab	43	Chevrolet Tracker 4x4	133
	GMC Vandura 3/4T	44	Toyota Standard Bed	129
Claim Frequency (100 = 9.4)	GMC 1500 Extended Cab	58	Isuzu Standard Bed	130
	Ford F-250 3/4T 4x4	58	Toyota Standard Bed	126
	Ford F-250 Super Cab 4x4	65	Mazda B Series Standard Bed	115
Average Loss Payment Per Claim (100 = \$2,229)	Chevrolet Astro Cargo Van	42	Ford Bronco II	139
	GMC Vandura 3/4T	49	Chevrolet K10 Blazer	137
	Ford E-150 Econoline	58	Toyota 4Runner 4D Wgn 4x4	128

* Results are relative - 100 represents the average for all 1990 passenger cars.

- Among all vans, pickups and utility vehicles, vans and large utility vehicles have the lowest average loss payments per insured vehicle year; small pickups and intermediate utility vehicles have the highest.
- Standard-size pickups have substantially better results than small pickups and the results for large utility vehicles are much better than those for small and intermediate utility vehicles.
- Small pickups and standard pickups have similar average loss payments per claim, but the small pickups have substantially higher claim frequencies.

1990 Models During Their First Year

Table 1 summarizes the 1990 model year passenger cars with the lowest and highest relative average loss payments per insured vehicle year during their first year of availability. The average loss payment per insured vehicle year combines claim frequency and average loss payment per claim and thus accounts for not only how often collision claims are made but also the magnitude of such claims. The vehicles listed in Table 1 were taken from the 157 individual 1990 vehicle series that had more than 1,000 insured vehicle years of exposure. Vehicle series with the greatest exposure have the most reliable results. The standardized results for all 1990 vehicles combined were 9.4 for claim frequency, \$2,229 for average loss payment per claim, and \$208 for average loss payment per insured vehicle year. The results are shown in relative terms, with 100 representing the average for all passenger cars combined.

Nine of the 13 vehicles with the best overall collision coverage results are large domestic models

and eight of these are passenger vans. The other four are midsize cars, all of which are Chrysler products. No small cars and no imported models appear on the list of cars with the best collision results.

However, imported cars -- mostly small and midsize models -- dominate the list of vehicles with the worst overall collision coverage results.

Detailed collision coverage results for all 1990 model year passenger cars with at least 1,000 insured vehicle years of exposure are given in Table 2. The values displayed are total exposure, measured in insured vehicle years, and relative values for three loss categories: claim frequency per 100 insured vehicle years, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 corresponds to the average result for all passenger cars in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each size and body style subgroup.

Similar results for 1990 model vans, pickups, and utility vehicles are presented in Table 3.

Table 1
Relative Average Loss Payments Per Insured Vehicle Year for
1990 Model Year Passenger Cars With the Best and Worst Collision Coverage Results*

Best Results				Worst Results			
Make/Series	Body Style	Size	Result	Make/Series	Body Style	Size	Result
Chrysler LeBaron	4Dr.	Midsize	35	Nissan 300ZX	Sp.	Small	207
GMC Safari Van	P.V.	Large	49	Chevrolet Corvette	Sp.	Small	192
Ford Extended Aerostar 4WD	P.V.	Large	53	Nissan 300ZX 2+2	Sp.	Midsize	181
Eagle Premier	4Dr.	Midsize	53	Ford Mustang	Sp.	Midsize	176
Oldsmobile Silhouette	P.V.	Large	53	Honda Prelude	2Dr.	Midsize	171
Chrysler Imperial	Lux.	Midsize	54	Nissan 240SX	2Dr.	Small	159
Dodge Caravan	P.V.	Large	57	Geo Storm	2Dr.	Small	159
Chrysler New Yorker	4Dr.	Midsize	57	Jaguar XJ6	Lux.	Large	159
Plymouth Grand Voyager	P.V.	Large	58	Toyota Celica	2Dr.	Small	158
Oldsmobile Ninety-Eight	4Dr.	Large	59	BMW 325i 2D	Lux.	Midsize	156
Pontiac Trans Sport	P.V.	Large	59	Dodge Daytona	2Dr.	Small	156
Plymouth Voyager	P.V.	Large	60	Plymouth Laser	2Dr.	Small	152
Dodge Grand Caravan	P.V.	Large	60	Eagle Talon 4WD	2Dr.	Small	151

P.V. = Passenger Van; Sp. = Sports; Lux. = Luxury

* 100 represents the average for all 1990 passenger cars (\$208)

**Table 2: 1990
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars**

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	All	1,142,773	100 = 9.4	100 = \$2,229	100 = \$208
SMALL CARS					
Two-Door Models		190,773	128	103	132
Honda	Civic	12,064	104	84	88
Toyota	Tercel	9,354	114	81	92
Ford	Festiva	3,912	108	107	115
Geo	Metro	3,225	119	97	115
Eagle	Talon	3,453	129	90	116
Toyota	Corolla	1,372	121	98	119
Ford	Escort	16,940	111	108	119
Mazda	323	2,998	115	107	123
Ford	Probe	13,175	115	108	125
Nissan	Sentra	14,880	118	107	127
Dodge	Shadow	2,549	134	95	128
Plymouth	Sundance	1,975	124	106	131
Mazda	MX-6	5,333	105	127	133
Acura	Integra	15,651	137	102	140
Mitsubishi	Eclipse	17,096	141	101	143
Hyundai	Excel	4,966	144	104	150
Mitsubishi	Eclipse 4WD	1,205	128	117	150
Eagle	Talon 4WD	1,806	116	130	151
Plymouth	Laser	14,208	139	109	152
Dodge	Daytona	5,357	141	110	156
Toyota	Celica	11,200	146	108	158
Geo	Storm	11,651	163	98	159
Nissan	240SX	7,891	153	104	159
Four-Door Models		118,079	109	99	108
Plymouth	Horizon	2,141	96	86	83
Plymouth	Sundance	2,501	102	85	87
Ford	Escort	7,753	94	101	94
Honda	Civic	20,248	119	80	96
Toyota	Corolla	18,169	97	100	97
Dodge	Shadow	2,791	114	89	101

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
SMALL CARS (cont'd)					
Dodge	Omni	2,183	101	101	102
Mitsubishi	Mirage	2,252	99	105	104
Acura	Integra	8,675	124	88	108
Nissan	Sentra	2,985	112	103	115
Geo	Prizm	26,739	106	110	117
Hyundai	Excel	4,306	127	100	127
Mazda	323	7,210	114	113	128
Volkswagen	Jetta	4,453	119	112	133
Station Wagons/Passenger Vans		11,176	83	92	76
Subaru	Loyale 4WD	2,666	73	83	61
Honda	Civic	2,234	80	79	63
Toyota	Corolla	2,068	88	105	92
Ford	Escort	1,932	88	112	98
Sports Models		32,693	107	117	125
Mazda	MX-5 Miata Conv	13,251	88	93	82
Honda	Civic CRX	5,968	145	91	132
Chevrolet	Corvette	2,249	92	210	192
Nissan	300ZX	6,779	125	165	207
MIDSIZE CARS					
Two-Door Models		100,644	109	99	108
Chevrolet	Lumina	4,998	78	91	70
Buick	Skylark	1,535	104	75	78
Pontiac	Grand Prix	6,146	95	83	79
Pontiac	Sunbird	6,899	103	85	87
Oldsmobile	Cutlass	2,813	111	82	91
Pontiac	Grand Am	13,893	96	101	97
Honda	Accord	8,075	112	88	98
Buick	Regal	6,360	105	94	99
Chrysler	LeBaron Conv	4,704	104	105	109
Oldsmobile	Calais	3,970	109	102	111

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Pay- ment Per Insured Vehicle Year
MIDSIZE CARS (cont'd)					
Chrysler	LeBaron	2,235	114	110	126
Chevrolet	Cavalier	23,407	123	102	126
Chevrolet	Beretta	10,866	124	111	138
Honda	Prelude	2,706	133	128	171
Four-Door Models		330,250	89	94	84
Chrysler	LeBaron	1,598	46	76	35
Eagle	Premier	1,254	92	57	53
Chrysler	New Yorker	3,114	61	95	57
Buick	Century	11,404	67	94	63
Oldsmobile	Cutlass	8,094	92	70	64
Chevrolet	Lumina	32,776	85	79	67
Pontiac	6000	2,468	79	85	68
Dodge	Dynasty	5,619	65	106	69
Pontiac	Grand Prix	4,610	80	89	71
Dodge	Spirit	7,047	79	95	75
Toyota	Camry	32,448	79	97	76
Oldsmobile	Cutlass Ciera	9,903	74	104	77
Ford	Taurus	15,014	78	102	80
Pontiac	Grand Am	6,811	85	94	80
Chrysler	New Yorker 5th Ave	4,838	73	110	80
Ford	Tempo	16,686	86	93	80
Plymouth	Acclaim	9,591	81	101	82
Mercury	Sable	5,200	86	100	86
Mercury	Topaz	6,893	86	100	87
Pontiac	Sunbird	1,400	83	107	88
Honda	Accord	53,860	101	89	90
Buick	Skylark	6,494	94	97	91
Subaru	Legacy	6,062	105	87	91
Oldsmobile	Calais	3,523	99	93	93
Chevrolet	Corsica	12,020	115	81	93
Volvo	240	3,074	86	111	95
Mitsubishi	Galant	4,787	91	105	96
Chevrolet	Cavalier	6,025	101	97	98
Nissan	Stanza	6,975	111	90	100
Nissan	Maxima	15,008	97	103	100
Lexus	ES 250	2,751	91	111	101
Toyota	Cressida	1,066	96	107	103

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
MIDSIZE CARS (cont'd)					
Mazda	929	2,178	86	123	105
Mazda	626	10,721	87	126	109
Subaru	Legacy 4WD	3,762	113	97	110
Hyundai	Sonata	2,297	120	103	123
Station Wagons/Passenger Vans		33,649	87	98	85
Mercury	Sable	2,171	85	80	68
Toyota	Camry	2,191	82	83	68
Chevrolet	Celebrity	1,261	78	94	73
Subaru	Legacy	3,175	98	78	76
Nissan	Axxess	4,189	94	89	83
Chevrolet	Cavalier	1,919	86	99	86
Ford	Taurus	7,442	75	118	88
Volvo	240	1,509	69	133	91
Subaru	Legacy 4WD	6,750	103	93	95
Sports Models		28,423	122	128	156
Ford	Mustang Conv	1,916	103	113	116
Chevrolet	Camaro	7,021	121	110	133
Pontiac	Firebird	4,217	136	110	150
Ford	Mustang	10,937	124	143	176
Nissan	300ZX 2+2	3,147	115	157	181
Luxury Models		44,373	91	118	107
Chrysler	Imperial	1,131	46	117	54
Lincoln	Continental	5,334	79	97	77
Buick	Riviera	2,878	90	85	77
Cadillac	Eldorado	2,713	85	98	83
Volvo	740/760 SW	2,450	99	84	83
Lincoln	Mark VII	1,776	69	126	87
Mercedes	190E	1,525	92	99	91
Oldsmobile	Toronado	1,332	90	108	97
Acura	Legend 4D	7,285	98	100	98
Cadillac	Seville	1,779	70	154	108
Volvo	740/760 4D	4,673	95	115	110

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
MIDSIZE CARS (cont'd)					
Acura	Legend 2D	2,468	99	117	115
BMW	500 Series	2,933	87	148	128
BMW	325i 2D	1,042	84	187	156
LARGE CARS					
Two-Door Models		21,827	98	97	95
Mercury	Cougar	9,950	102	94	96
Ford	Thunderbird	10,824	97	99	96
Four-Door Models		74,702	77	97	75
Oldsmobile	Ninety-Eight	6,229	79	75	59
Chevrolet	Caprice	5,499	76	83	63
Buick	LeSabre	19,829	75	90	68
Buick	Electra	6,335	71	96	69
Ford	Crown Victoria	6,244	71	101	72
Mercury	Grand Marquis	11,684	75	105	79
Oldsmobile	Eighty-Eight	11,781	81	103	83
Pontiac	Bonneville	7,097	84	110	93
Station Wagons/Passenger Vans		108,345	82	77	63
GMC	Safari Van	2,331	82	60	49
Ford	Ext. Aerostar 4WD	1,383	78	67	53
Oldsmobile	Silhouette	2,304	77	70	53
Dodge	Caravan	15,620	75	76	57
Plymouth	Grand Voyager	12,651	82	71	58
Pontiac	Trans Sport	3,159	69	86	59
Plymouth	Voyager	15,649	81	74	60
Dodge	Grand Caravan	12,664	82	73	60
Chevrolet	Astro Van	8,024	82	76	62
Chevrolet	Lumina APV	6,458	82	85	69
Ford	Aerostar	8,206	82	86	70
Ford	Extended Aerostar	7,010	82	89	73
Mazda	Wagon 4WD	1,469	120	64	77
Mazda	Wagon	5,541	117	77	91

Table 2: 1990 (cont'd)
Insurance Losses, Collision Coverages
1990 Models - Passenger Cars

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Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
LARGE CARS (cont'd)					
Luxury Models		47,833	90	121	109
Cadillac	Brougham	4,722	78	94	74
Mercedes	300D/E	2,479	80	114	91
Infiniti	Q45	1,147	110	88	97
Cadillac	Fleetwood 4D	2,629	89	109	97
Lincoln	Town Car	10,705	76	131	99
Cadillac	DeVille 4D	11,814	101	106	107
Mercedes	SEL/SDL Series	1,576	88	128	113
Lexus	LS 400	5,785	93	128	119
Cadillac	DeVille 2D	2,360	95	145	137
Jaguar	XJ6	2,129	87	182	159

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤\$200	5%	50%
>\$200	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 1,000 insured vehicle years of exposure are not summarized.